

Meningkatkan Pinjaman Mahasiswa di Pendidikan Tinggi Zimbabwe: Studi Kasus Universitas Negeri Midlands = Improving Student Loan in Zimbabwean Higher Education: A Case Study of Midlands State University

Lackson Muchimba, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920547353&lokasi=lokal>

Abstrak

This thesis, "Improving Student Loans in Zimbabwean Higher Education: A Case Study of Midlands State University," addresses critical issues in the accessibility and effectiveness of student loans at MSU. The study explores barriers to accessing student loans, such as bureaucratic inefficiencies, stringent requirements, procedural delays, high interest rates, inflexible repayment schedules, and lack of transparency, all of which are exacerbated by Zimbabwe's economic instability. The study uses qualitative research methods. To improve loan accessibility, the study recommends reformulating eligibility criteria to focus on students' financial need and academic performance, introducing alternative repayment options such as work-study programs, improving communication through workshops, and offering fixed-rate loans and emergency funds. Collaboration with government and the private sector for loan guarantees or subsidies is also proposed. Drawing on Credit Rationing Theory, the study provides a framework for policymakers and administrators to create a more inclusive and supportive financial environment, encouraging higher educational attainment and economic mobility.

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